

# Coverage Summary for OOM Voorlopig Verblijf Nederland Insurance

## Health Insurance

Corresponding policy conditions: VVN2025

### Policy Terms and Conditions and Exceptions

The policy terms and conditions contain a full description of the coverage and exclusions.

This coverage summary is a brief summary of the policy terms and conditions. So in the event of any conflict the policy terms and conditions always take precedence.

## What payments are covered under the OOM Voorlopig Verblijf Nederland Health Insurance?

All compensations apply per insured person per insured period.

*OOM will not reimburse any amount that exceeds the maximum charge rates approved by the appropriate authorities. In the Netherlands, the charge rates are approved by the Dutch Healthcare Authority (NZa). If you incur health costs as described below abroad, the maximum amount we will reimburse is double the cost of that treatment in the Netherlands.*

Cost price means that we fully reimburse the costs.

### OOM Voorlopig Verblijf Nederland Health Insurance

<b>Maximum insured amount for all reimbursements combined</b>	€ 500,000
<b>General practitioner</b>	Cost price
<b>Medication and dressings prescribed by a doctor</b>	Cost price
<b>Specialist treatment and tests</b>	Cost price
<b>Second opinion</b>	Cost price
<b>Laboratory tests</b>	Cost price
<b>Hospitalisation</b>	Cost price <ul style="list-style-type: none"><li>• We reimburse the costs of your hospitalisation in The Netherlands even if you are still hospitalised after the termination date of the insurance. Hospitalisation must have commenced during the insured period.</li><li>• If you are hospitalised abroad before the insurance expiry date, we will reimburse that hospitalisation up to a maximum of 30 days after the expiry date.</li></ul>
<b>Ambulance transport</b>	Cost price
<b>Seated patient transport</b>	<ul style="list-style-type: none"><li>• Public transport: lowest class</li><li>• Taxi: cost price</li><li>• Own vehicle: € 0.20 per kilometre</li></ul>
<b>Medical aids after an accident</b>	<ul style="list-style-type: none"><li>• Crutches and/or a wheelchair up to a maximum of € 100, rent or buy.</li><li>• Protheses and/or orthosis up to a maximum of € 750.</li></ul>
<b>Physiotherapy, exercise therapy, manual therapy and chiropractic therapy</b>	Maximum of 9 treatments for all these treatments taken together
<b>Speech therapy</b>	Maximum of 12 treatments
<b>Rehabilitation day care</b>	Cost price

<b>Accommodation costs</b>	If as a patient it is medically necessary for you stay near a hospital (away from your place of domicile) then we reimburse your accommodation costs up to € 100 per day, up to a maximum of € 2,000 per case.
<b>Vaccinations against rabies and tetanus</b>	Cost price We only reimburse these costs after you have been exposed to a risk of infection.
<b>Dental treatment</b>	Maximum of € 350 We will only reimburse these costs if they are incurred as the result of an accident
<b>Psychotherapy</b>	Up to a maximum of € 500 The treatment must be provided by a psychiatrist, psychologist or practising psychotherapist authorised to perform the relevant treatment.
<b>Treatment by a plastic surgeon</b>	Cost price We only reimburse these costs if the disfigurement is caused by an accident.
<b>Transplantation (bone marrow, bone, cornea, skin tissue, kidney, heart, liver (orthotopic), lung, heart-lung and kidney-pancreas)</b>	Cost price We will only reimburse these costs if they are incurred as the result of an accident.
<b>Kidney dialysis</b>	Cost price

## OOM Dental Cover

If you have taken out OOM Dental Cover, then you are insured up to a maximum of the insured amount (€ 350).

OOM Dental Cover includes reimbursement of the following costs:

- dentistry, such as diagnostics, prevention, dental cleaning;
- treatments such as root canal treatments, crowns and bridges;
- two preventive examinations each year;
- fillings and anaesthetics.

No excess applies to OOM Dental Cover.

## SOS costs

<b>Repatriation/evacuation</b>	Maximum of € 30,000
<b>Search/rescue</b>	Maximum of € 10,000
<b>Transport of mortal remains to country of origin</b>	Maximum of € 10,000

## Third Party Insurance for private individuals Schengen Visitor/ Voorlopig Verblijf Nederland

*Corresponding policy conditions: AVP\_VIS2012*

The Third-Party Insurance for private individuals Schengen Visitor / Voorlopig Verblijf Nederland can be additionally co-insured. There is coverage if this is stated on the policy sheet.

<b>Liability for damage to people and property</b>	Maximum of € 1.250,000 per event
<b>Surety</b>	Maximum of € 125,000

The trade name OOM Verzekeringen is used by OOM Holding N.V. (KvK The Hague 27194193), OOM Global Care N.V. (AFM 12000623, KvK The Hague 27111654) and OOM Schadeverzekering N.V. (AFM 12000624, KvK The Hague 27155593). These companies are registered in The Hague and share operational offices in Rijswijk.



Insurance

**OOM Insurance**

P.O. Box 3036 · 2280 GA Rijswijk · The Netherlands

**T** +31 (0)70 353 21 00 **E** [info@oomverzekeringen.nl](mailto:info@oomverzekeringen.nl) **I** [www.oominsurance.com](http://www.oominsurance.com)